

**Information to identify the case:**

Debtor 1	<b>Raymond G Zentz</b>	Social Security number or ITIN	<b>xxx-xx-5889</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	_____
		EIN	__-____
United States Bankruptcy Court	<b>District of Utah</b>	Date case filed for chapter	<b>13 11/30/15</b>
Case number:	<b>15-31134</b>		

**Official Form 309I** (12/15)

**Notice of Chapter 13 Bankruptcy Case**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)). Case status information is available at no charge through "Simple Case Lookup" on the court's website ([www.utb.uscourts.gov](http://www.utb.uscourts.gov)) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Raymond G Zentz	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	4667 South 2075 West Roy, UT 84067	
<b>4. Debtor's attorney</b> Name and address	John R. Riley Richards Riley & Associates, PLLC 9980 South 300 West Suite 105 Sandy, UT 84070	Contact phone (801) 206-4350 Email: <a href="mailto:justin@richardsriley.com">justin@richardsriley.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884 Email: <a href="mailto:ecfmail@ch13ut.org">ecfmail@ch13ut.org</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>

Date Generated: 12/1/15

**For more information, see page 2**

Debtor **Raymond G Zentz**

Case number **15-31134**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date.  All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: <b>January 14, 2016 at 9:00 AM</b>  Location: <b>Federal Building, 324 25th Street, Room 6026, Ogden, UT 84401</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> <b>3/14/16</b>          <b>Filing deadline:</b> <b>4/13/16</b>  <b>Filing deadline:</b> <b>5/30/16</b>
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
<b>9. Filing of plan and confirmation hearing on docket</b>   <b>Objections to Confirmation</b>	The debtor has filed a plan. The hearing on confirmation will be held on: <b>2/25/16 at 02:00 AM</b> Location: <b>U. S. Bankruptcy Court, Rm 369, 350 South Main, Salt Lake City, UT 84101</b>  Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Raymond G Zentz  
 Debtor

Case No. 15-31134-RKM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: admin  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 9

Date Rcvd: Dec 01, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2015.

db	+Raymond G Zentz, 4667 South 2075 West, Roy, UT 84067-2617
10062022	+Ainiwaer Jiang Wumaner, 155 North 920 West, Orem, UT 84057
10062023	+Caliber Home Loans, PO Box 650856, Dallas, TX 75265-0856
10062025	+Paramount Auto Funding, 3287 South Highway 89, Bountiful, UT 84010-8552
10062026	+Rick Acker, 4440 Whitetail Lane, New Port Richey, FL 34653-6546

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: justin@richardsriley.com Dec 02 2015 01:51:47	John R. Riley,
	Richards Riley & Associates, PLLC, 9980 South 300 West, Suite 105,	Sandy, UT 84070
tr	+E-mail/Text: bnc@chl3ut.org Dec 02 2015 01:52:37	Lon Jenkins tr, 405 South Main Street,
	Suite 600, Salt Lake City, UT 84111-3408	
10062024	EDI: IRS.COM Dec 02 2015 01:38:00	Internal Revenue Service,
	Attn: Special Procedures, Mail Stop 5021, 50 South 200 East,	Salt Lake City, UT 84111
10062027	+EDI: UTAHTAXCOMM.COM Dec 02 2015 01:38:00	Utah State Tax Commission, 210 North 1950 West,
	Salt Lake City, UT 84134-9000	

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2015 at the address(es) listed below:

NONE.

TOTAL: 0